

In re:
Cassandra Bonita Woods
Debtor

Case No. 22-12757-amc
Chapter 13

District/off: 0313-2
Date Rcvd: Apr 24, 2024

User: admin
Form ID: pdf900

Page 1 of 2
Total Noticed: 3

The following symbols are used throughout this certificate:

Symbol **Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 26, 2024:

| Recip ID | Recipient Name and Address |
|-----------------|--|
| db | Cassandra Bonita Woods, 1669 Powell Rd, Brookhaven, PA 19015-1933 |
| + | USAA Insurance, Attn: 82411503, 200 Grove Street, Glassboro, NJ 08028-2600 |

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------------|---|----------------------|---|
| 14728712 | Email/Text: bankruptcy@flagshipcredit.com | Apr 24 2024 23:47:00 | Flagship Credit Acceptance, PO BOX 3807, COPPELL, TX 75019-5877 |

TOTAL: 1

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 26, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 24, 2024 at the address(es) listed below:

| Name | Email Address |
|------------------|--|
| KENNETH E. WEST | ecfemails@ph13trustee.com philaecf@gmail.com |
| LEON P. HALLER | on behalf of Creditor Pennsylvania Housing Finance Agency/Homeowner's Emergency Mortgage Assistance Program lhaller@pkh.com dmaurer@pkh.com;mgutshall@pkh.com;khousman@pkh.com |
| MICHAEL A. CIBIK | on behalf of Debtor Cassandra Bonita Woods help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.co |

District/off: 0313-2

User: admin

Page 2 of 2

Date Rcvd: Apr 24, 2024

Form ID: pdf900

Total Noticed: 3

m;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com

MICHAEL I. ASSAD

on behalf of Debtor Cassandra Bonita Woods help@cibiklaw.com
noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.co
m;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com

MICHELLE L. MCGOWAN

on behalf of Creditor Wilmington Savings Fund Society mimcgowan@raslg.com

MICHELLE L. MCGOWAN

on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY FSB, D/B/A CHRISTIANA TRUST, NOT
INDIVIDUALLY BUT AS TRUSTEE FOR PREMIUM MORTGAGE TRUST ACQUISITION mimcgowan@raslg.com

United States Trustee

USTPRegion03.PH.EDF@usdoj.gov

TOTAL: 7

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

In re:

Cassandra Bonita Woods,
Debtor.

Case No. 22-12757-amc

Chapter 13

Order Granting Debtor's Motion to Approve Loan Payoff

AND NOW, upon consideration of the Debtor's Motion to Approve Loan Payoff, and after notice and hearing, it is hereby **ORDERED** that:

1. The motion is **GRANTED**.
2. Within fourteen days after the entry of this order, USAA Insurance must pay Flagship Credit Acceptance in the amount of \$7,134.14 to satisfy the secured component of Claim No. 6.
3. Immediately upon receipt of the above payment, Flagship must send the title or lien release for the 2012 Mercedes-Benz E 350, VIN WDDHF8JB6CA604821 to USAA at the following address: USAA Insurance, Attn: 82411503, 200 Grove Street, Glassboro, NJ 08028.
4. The chapter 13 trustee must not make further distributions on Claim No. 6 as a secured claim.
5. Claim No. 6 is **ALLOWED** as an unsecured claim in the amount of \$783.30.
6. The automatic stay under 11 U.S.C. § 362(a) and 1301(a) is **MODIFIED** to permit Flagship to enforce its *in rem* rights under applicable nonbankruptcy law with respect to the 2012 Mercedes-Benz E 350, VIN WDDHF8JB6CA604821.

Date: April 24, 2024



Ashely M. Chan
U.S. Bankruptcy Judge

CC: USAA Insurance
Attn: 82411503
200 Grove Street
Glassboro, NJ 08028

Flagship Credit Acceptance
PO Box 3807
Coppell, TX 75019-5877